

**Information to identify the case:**

Debtor 1	<u>Frank R. Skrajny</u>	Social Security number or ITIN	xxx-xx-7103
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Janet E. Owad-Skrajny</u>	Social Security number or ITIN	xxx-xx-4978
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20606-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank R. Skrajny

Janet E. Owad-Skrajny

8/27/24

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Frank R. Skrajny  
Janet E. Owad-Skrajny  
Debtors

Case No. 19-20606-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 27, 2024

User: auto  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Frank R. Skrajny, Janet E. Owad-Skrajny, 1108 Queens Mill Road, Aliquippa, PA 15001-4542
14996005	Citi, P.O. Box 183067, Columbus, OH 43218-3067
14996021	+ Embrace Home Loans, PO Box 8068, Virginia Beach, VA 23450-8068
14996022	King Size, P.O. Box 659728, San Antonio, TX
14996027	+ Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 28 2024 03:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 27 2024 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 28 2024 03:24:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 27 2024 23:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	Aug 27 2024 23:45:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Aug 28 2024 03:24:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14995982	EDI: SYNC	Aug 28 2024 03:24:00	Amazon, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
15025190	Email/PDF: bncnotices@becket-lee.com	Aug 27 2024 23:41:07	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14995986	+ Email/PDF: bncnotices@becket-lee.com	Aug 28 2024 00:01:55	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14995983	+ Email/PDF: bncnotices@becket-lee.com	Aug 28 2024 00:00:32	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14995989	+ EDI: BANKAMER	Aug 28 2024 03:24:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Aug 27, 2024

Form ID: 3180W

Total Noticed: 74

14995990	+ EDI: BANKAMER	Aug 28 2024 03:24:00	Bank Of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15030912	+ EDI: BANKAMER2	Aug 28 2024 03:24:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14995991	EDI: CAPITALONE.COM	Aug 28 2024 03:24:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14995994	+ EDI: CAPITALONE.COM	Aug 28 2024 03:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15028902	EDI: CAPITALONE.COM	Aug 28 2024 03:24:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14995998	+ EDI: CAPITALONE.COM	Aug 28 2024 03:24:00	Capital One Na, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14995997	+ EDI: CAPITALONE.COM	Aug 28 2024 03:24:00	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
15032711	Email/PDF: bncnotices@becket-lee.com	Aug 28 2024 00:01:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14997366	+ Email/Text: bankruptcy@cavps.com	Aug 27 2024 23:45:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14996793	+ Email/Text: bankruptcy@cavps.com	Aug 27 2024 23:45:00	Cavalry SPV II, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15025797	+ Email/Text: RASEBN@raslg.com	Aug 27 2024 23:43:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14996006	+ EDI: CITICORP	Aug 28 2024 03:24:00	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
14996007	+ EDI: CITICORP	Aug 28 2024 03:24:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14996009	+ EDI: CITICORP	Aug 28 2024 03:24:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14996008	+ EDI: CITICORP	Aug 28 2024 03:24:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14996011	+ EDI: WFNNB.COM	Aug 28 2024 03:24:00	Comenity Bank/kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14996010	+ EDI: WFNNB.COM	Aug 28 2024 03:24:00	Comenity Bank/kingsize, Po Box 182789, Columbus, OH 43218-2789
14996012	+ EDI: WFNNB.COM	Aug 28 2024 03:24:00	Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120
14996014	+ EDI: WFNNB.COM	Aug 28 2024 03:24:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14996017	+ EDI: CITICORP	Aug 28 2024 03:24:00	Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040
14996016	+ EDI: CITICORP	Aug 28 2024 03:24:00	Costco Go Anywhere Citicard, Po Box 6190, Sioux Falls, SD 57117-6190
14996019	+ EDI: MAXMSAIDV	Aug 28 2024 03:24:00	Dept of Ed / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14996020	+ EDI: MAXMSAIDV	Aug 28 2024 03:24:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
15323565	Email/Text: Bankruptcy@Freedommortgage.com	Aug 27 2024 23:43:00	Freedom Mortgage Corporation, 10500 Kincaid

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Aug 27, 2024

Form ID: 3180W

Total Noticed: 74

			Drive, Fishers, IN 46037-9764
14996002	EDI: JPMORGANCHASE	Aug 28 2024 03:24:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14995999	EDI: JPMORGANCHASE	Aug 28 2024 03:24:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
14996023	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 27 2024 23:42:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14996024	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 27 2024 23:42:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15038405	Email/PDF: resurgentbknotifications@resurgent.com	Aug 28 2024 00:00:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15029377	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 28 2024 00:01:55	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14996025	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 27 2024 23:41:45	Merrick Bank/CardWorks, 10705 S Jordan Gateway, South Jordan, UT 84095-3977
14996026	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 28 2024 00:02:26	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15044423	EDI: MAXMSAIDV	Aug 28 2024 03:24:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14998495	Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 27 2024 23:43:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14996028	EDI: AGFINANCE.COM	Aug 28 2024 03:24:00	One Main Financial, P.O. Box 183172, Columbus, OH 43218-3172
15004823	+ EDI: AGFINANCE.COM	Aug 28 2024 03:24:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
15042004	Email/Text: Bankruptcy.Notices@pnc.com	Aug 27 2024 23:43:00	PNC BANK, N.A., P.O. BOX 94982, CLEVELAND, OH 44101
14996030	Email/Text: Bankruptcy.Notices@pnc.com	Aug 27 2024 23:43:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14996029	Email/Text: Bankruptcy.Notices@pnc.com	Aug 27 2024 23:43:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15036001	EDI: PRA.COM	Aug 28 2024 03:24:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15006358	+ Email/Text: ebnpeoples@grblaw.com	Aug 27 2024 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15037600	EDI: Q3G.COM	Aug 28 2024 03:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15037601	EDI: Q3G.COM	Aug 28 2024 03:24:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15034321	^ MEBN	Aug 27 2024 23:35:58	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
14996031	+ EDI: CITICORP	Aug 28 2024 03:24:00	Sears, PO Box 6189, Sioux Falls, SD 57117-6189
14996032	+ EDI: SYNC	Aug 28 2024 03:24:00	Syncb/hhgreg, C/o Po Box 965036, Orlando, FL 32896-0001
14996033	+ EDI: SYNC	Aug 28 2024 03:24:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14996543	^ MEBN	Aug 27 2024 23:37:17	Synchrony Bank, c/o of PRA Receivables

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Aug 27, 2024

Form ID: 3180W

Total Noticed: 74

			Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14996035	+ EDI: SYNC	Aug 28 2024 03:24:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996034	+ EDI: SYNC	Aug 28 2024 03:24:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14996036	+ EDI: SYNC	Aug 28 2024 03:24:00	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
14996037	+ EDI: SYNC	Aug 28 2024 03:24:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996038	+ EDI: SYNC	Aug 28 2024 03:24:00	Synchrony Bank/QVC, Po Box 965018, Orlando, FL 32896-5018
14996039	+ EDI: SYNC	Aug 28 2024 03:24:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996041	+ EDI: SYNC	Aug 28 2024 03:24:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996040	+ EDI: SYNC	Aug 28 2024 03:24:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15042536	+ Email/Text: bncmail@w-legal.com	Aug 27 2024 23:45:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14996042	+ EDI: WTRRN BANK.COM	Aug 28 2024 03:24:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14996044	EDI: WTRRN BANK.COM	Aug 28 2024 03:24:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14996043	+ EDI: WTRRN BANK.COM	Aug 28 2024 03:24:00	Target, PO Box 660170, Dallas, TX 75266-0170
TOTAL: 71			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		RoundPoint Mortgage Servicing Corporation
14996018		Daughter
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14995987	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14995988	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14995984	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14995985	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14995992	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14995993	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14995995	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14995996	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14996013	*+	Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120
14996015	*+	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14996003	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14996004	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14996000	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
14996001	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

District/off: 0315-2  
Date Rcvd: Aug 27, 2024

User: auto  
Form ID: 3180W

Page 5 of 5  
Total Noticed: 74

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor RoundPoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Frank R. Skrajny julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lauren M. Lamb	on behalf of Plaintiff Frank R. Skrajny julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Janet E. Owad-Skrajny julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lauren M. Lamb	on behalf of Plaintiff Janet E. Owad-Skrajny julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10